

**Information to identify the case:**

Debtor 1	Michael K. Herron	Social Security number or ITIN	xxx-xx-3976
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>11</b> <b>11/21/19</b>	
Case number: <b>19-24527-TPA</b>			

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael K. Herron	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1276 Tacoma Street Hernando, FL 34442	
<b>4. Debtor's attorney</b> Name and address	Aurelius P. Robleto Robleto Kuruce, PLLC 6101 Penn Avenue Suite 201 Suite 1306 Pittsburgh, PA 15206	Contact phone 412-925-8194  Email <a href="mailto:apr@robletolaw.com">apr@robletolaw.com</a>
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 1/10/20

**For more information, see page 2 >**

Debtor Michael K. Herron

Case number 19-24527-TPA

<b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 19, 2020 at 10:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Liberty Center, 7th Floor, Room 725, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>	First date set for hearing on confirmation of plan. The court will send you a notice of that date later. <b>Filing deadline for dischargeability complaints:</b> <b>4/20/20</b>
	<b>Deadline for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"><li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li><li>• you file a proof of claim in a different amount; or</li><li>• you receive another notice.</li></ul> If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>5/19/20</b> For a governmental unit: <b>5/19/20</b>
<b>8. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Michael K. Herron  
Debtor

Case No. 19-24527-TPA  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: 309EPage 1 of 2  
Total Noticed: 35

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Michael K. Herron, 1276 Tacoma Street, Hernando, FL 34442-3237  
 aty Brian M. Kile, Grenen & Birsic PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +Jodi L. Hause, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408  
 aty +Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 aty +Lauren Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227  
 aty +Sheetal Ramesh Shah-Jani, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  
 cr +Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227  
 cr +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 15161403 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 15181882 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15176816 Deutsche Bank National Trust Company, et.al., PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
 15161407 Harry Teichman, Older Lundy & Alvarez, 1000 W Cass St, Tampa, FL 33606-1307  
 15161410 Kelli Ann Lee, McGuireWoods LLP Tower Two-Sixty, 260 Forbes Ave Ste 1800, Pittsburgh, PA 15222-1892  
 15161412 Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 15161411 Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516  
 15178613 NextTier Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15178612 +NextTier Bank, N.A., 101 E. Diamond Street, Suite 110, Butler, PA 16001-5943  
 15161413 Phh Mortgage Servicing, Attn: Bankruptcy Department, PO Box 5452, Mount Laurel, NJ 08054-5452  
 15161415 #Steve Neff, 11678 W Timberlane Dr, Homosassa, FL 34448-3348  
 15161416 Steven D. Fichtman, Law Office of Steven D. Fichtman, PLLC., PO Box 4290, Homosassa Springs, FL 34447-4290  
 15174148 +Wells Fargo Bank, N.A., et al... c/o, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: apr@robletolaw.com Jan 11 2020 03:22:18 Aurelius P. Robleto, Robleto Kuruce, PLLC, 6101 Penn Avenue, Suite 201, Suite 1306, Pittsburgh, PA 15206  
 aty +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 11 2020 03:23:06 Norma Hildenbrand, on Behalf of the United States, Office of the United States Trustee, Suite 970 Liberty Center, 1001 Liberty Avenue, Pittsburgh, PA 15222-3714  
 smg EDI: IRS.COM Jan 11 2020 07:58:00 Internal Revenue Service, Special Procedures Division, P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:22:54 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 11 2020 03:23:06 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 15180998 EDI: BECKLEE.COM Jan 11 2020 07:58:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15161402 EDI: AMEREXPR.COM Jan 11 2020 07:58:00 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 15161405 EDI: BANKAMER.COM Jan 11 2020 07:58:00 Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238  
 15161404 +EDI: BANKAMER.COM Jan 11 2020 07:58:00 Bank of America, Attn: Bankruptcy NC4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012  
 15161406 EDI: CHASE.COM Jan 11 2020 07:58:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  
 15179030 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:22:54 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 15161414 E-mail/Text: bknotices@snscc.com Jan 11 2020 03:23:49 Sn Servicing Corporati, 323 5th St, Eureka, CA 95501-0305  
 15161417 EDI: USAA.COM Jan 11 2020 07:58:00 Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 W Interstate 10, San Antonio, TX 78288-1600

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr BANK OF AMERICA, N.A.  
cr DEUTSCHE BANK NATIONAL TRUST COMPANY,et.al.  
cr NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

District/off: 0315-2

User: mgut  
Form ID: 309E

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jan 10, 2020

cr\* 15161408\* +NexTier Bank, N.A., 101 E. Diamond Street, Suite 110, Butler, PA 16001-5943  
++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 1000 Liberty Ave,  
Pittsburgh, PA 15222-4004)  
15161409\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 1000 Liberty Ave,  
Pittsburgh, PA 15222-4004)

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Michael K. Herron apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Brian M. Kile on behalf of Creditor NexTier Bank, N.A. bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com;lstanger@grenenbirsic.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Jodi L. Hause on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, et.al.  
jodi.hause@phelanhallinan.com, pawb@fedphe.com  
Kevin Scott Frankel on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
pabk@logs.com  
Lauren Michaels on behalf of Creditor Office of Attorney General, Department of Revenue  
lmichaels@attorneygeneral.gov  
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee  
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Sheetal Ramesh Shah-Jani on behalf of Creditor Wells Fargo Bank, National Association  
sshhjani@rascrane.com

TOTAL: 9